

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

ALVESTER HARRIS

S.S. No.: xxx-xx-8010

Mailing Address: 2606 DAKOTA ST, Durham, NC 27707-

Case No. 10-80749

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on April 28, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: June 7, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtor

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 2/22/10		
					Lastname-SS#: Harris-8010		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN					SURRENDER COLLATERAL		
Retain	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS/LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
	Citi Mortgage			**			
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Citi Mortgage		\$998	N/A	n/a	\$998.00	Residence
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS - a FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Champion Windows			5.00			Judgment/Unfiled UCC
STD - SECURED DEBTS - a 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo		\$10,206	5.00	\$80	\$215.07	2005 Chrysler
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$1,485					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		See Below					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ \$1,534		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				1.10 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
The Debtor is employed by the Durham Public Schools, but does not get paid in June or July. The plan payment is for 10 months out of the year, but is sufficient to pay 12 Chapter 13 payments a year.							
Debtor to pay up to \$17,500.00 to unsecured creditors due to equity above exemptions. The plan will be modified after 12 months once the Report of Filed Claims has been filed and the amount of allowed claims determined.							

CERTIFICATE OF SERVICE

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s WILLIAM MCDONALD
WILLIAM MCDONALD

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Chase ****
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Citicard
P.O. Box 183068
Columbus, OH 43218

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Ashley Stewart**
C/O WFNNB
Bankruptcy Department
PO Box 182125
Columbus, OH 43218-2125

CitiMortgage
Post Office Box 9438
Gaithersburg, MD 20898-9438

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

BB&T Mortgage
Post Office Box 2027
Greenville, SC 29602

Collectcorp
Post Office Box 100789
Birmingham, AL 35210-0789

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Belk***
c/o GE Money Bank - Bankruptcy Dept
Post Office Box 103104
Roswell, GA 30076

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial
961 Weigel Drive
Elmhurst, IL 60126

Discover Card***
Post Office Box 30943
Salt Lake City, UT 84130

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

BP
c/o Chase
Post Office Box 15325
Wilmington, DE 19850-5325

Duke Hospital
Billing and Collections
Post Office Box 3095 HBO-AR
Durham, NC 27710-3095

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Cato Credit Corporation**
Post Office Box 740933
Dallas, TX 75374-0933

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Champion Windows
300 Dominion Drive
Morrisville, NC 27560

FIA Card Services
Post Office Box 15137
Wilmington, DE 19850-5137

Helen Harris (Deceased)

Shell/Citi **
% Citicorp Credit Services Inc
P.O. Box 6003
Hagerstown, MD 21747-6003

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

The Home Depot
Post Office Box 653002
Dallas, TX 75265-3002

JC Penny
Post Office Box 530945
Atlanta, GA 30353-0945

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Moore County Tax Collector
Post Office Box 428
Carthage, NC 28327-0428

Wells Fargo Auto Finance
Post Office Box 53439
Phoenix, AZ 85072

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wells Fargo Financial Bank
Post Office Box 5943
Sioux Falls, SD 57117-5943

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Peebles **
C/o WFNNB
PO Box 182125
Columbus, OH 43218-2125

Private Diagnostic Clinic, PLLC
P.O. Box 900002
Raleigh, NC 27675-9000

RCS Center Corporation**
PO Box 943
Brookfield, WI 53008-0943